

Information to identify the case:

Debtor 1	<u>Cathy Marie Begg</u>	Social Security number or ITIN	xxx-xx-3528
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-30235-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cathy Marie Begg

4/2/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Cathy Marie Begg
 Debtor

Case No. 13-30235-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Apr 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2019.

db +Cathy Marie Begg, 275 N. Main Street, Lambertville, NJ 08530-1417
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +Green Tree Servicing, LLC, Robertson, Anschutz, Schneid, P.L., 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
 514215560 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 514215565 +Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630
 514215564 +Equiant Financial Svcs, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2627
 516466952 GMAC Mtg. Corp., Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154
 514232657 Hunterdon Medical Center, c/o CCCB, PO Box 336, Raritan, NJ 08869-0336
 514355590 Jefferson University Hospitals, State Coll. Svc., Inc., 2509 S. Stoughton Rd.. POB 6250, Madison, WI 53716-0250
 514384536 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2019 00:21:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 03 2019 00:20:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road, Winterville, NC 28590-8872
 514215558 +EDI: AFNIRECOVERY.COM Apr 03 2019 03:33:00 Afni, Inc., Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
 514215559 +EDI: AFNIRECOVERY.COM Apr 03 2019 03:33:00 Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427
 514215561 EDI: BANKAMER.COM Apr 03 2019 03:33:00 Bank Of America, Po Box 982235, El Paso, TX 79998
 514292398 EDI: BL-BECKET.COM Apr 03 2019 03:33:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514215562 +E-mail/Text: bankruptcy@certifiedcollection.com Apr 03 2019 00:20:46 Certified Credit & Col, 69 Readington Rd, Branchburg, NJ 08876-3557
 514223779 EDI: DISCOVER.COM Apr 03 2019 03:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 514215563 +EDI: DISCOVER.COM Apr 03 2019 03:33:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 517963450 E-mail/Text: jennifer.chacon@spservicing.com Apr 03 2019 00:21:55 Federal Home Loan Mortgage Corporation Et AL..., c/o Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
 517963451 +E-mail/Text: jennifer.chacon@spservicing.com Apr 03 2019 00:21:55 Federal Home Loan Mortgage Corporation Et AL..., c/o Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450, Federal Home Loan Mortgage Corporation E, c/o Select Portfolio Servicing, Inc. 84165-0450
 514297470 E-mail/Text: bankruptcy.bnc@ditech.com Apr 03 2019 00:20:25 Green Tree Servicing LLC, P. O. Box 6154, Rapid City, South Dakota 57709-6154, Telephone number: 888-298-7785
 514215566 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 03 2019 00:20:25 Green Tree Servicing L, Po Box 6172, Rapid City, SD 57709-6172
 514297471 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 03 2019 00:20:25 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 514215567 +E-mail/Text: bankruptcydepartment@tsico.com Apr 03 2019 00:21:35 Nco Fin /99, Po Box 15636, Wilmington, DE 19850-5636
 514215568 EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
 514331108 EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
 514401789 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo Bank, N.A., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 515475542 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo Bank, NA, MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514215570 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wfs Financial/Wachovia Dealer Svcs, Po Box 1697, Winterville, NC 28590-1697
 514215569 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wfs Financial/Wachovia Dealer Svcs, Po Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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District/off: 0312-3

User: admin
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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kirsten B. Ennis on behalf of Debtor Cathy Marie Begg pacerecf@ennislegal.com, r53278@notify.bestcase.com
Michael Frederick Dingerdisen on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing, LLC bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Miriam Rosenblatt on behalf of Creditor Wells Fargo Bank, N.A. bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
TOTAL: 13